REMARKS

Applicants respectfully request further examination. Claims 1, 6 and 11 have been amended to clarify the aspect of the invention that the centralized database is accessible to buyers. Claims 1-15 remain pending in the application.

The Examiner rejects claims 1-15 under 35 U.S.C. §103(a) as being unpatentable over *Ray, et al.* (U.S. Patent No. 6,067,529) in view of *Tognazzini* (U.S. Patent No. 5,739,512). Applicants respectfully traverse this rejection for at least the following reasons.

Ray et al. appears to describe a system in which a digital receipt is generated and, through the use of "gatekeeper" devices, can be delivered across a network to the buyer's wireless PDA, telephone, or similar portable device. *Tognazzini* appears to describe a system in which a buyer uses a credit card to pay for something, a digital receipt is delivered across a network to the credit card company, which stores the receipt in a database, and a customer receipt is delivered across a network to the buyer's e-mail box.

Dependent claims 3-5, 8-10 and 13-15 relate to the feature by which buyers can search the database in which their digital receipts have been stored, and retrieve their receipts. Applicants respectfully submit that nowhere in either *Ray et al.* or *Tognazzini* is such a feature disclosed or suggested. *Tognazzini* teaches storing receipts in the database of a credit card company. Clearly, a credit card company's internal database is not accessible by buyers. The essence of Applicants' invention is that buyers need not personally (i.e., locally) store their receipts indefinitely, because a centralized database is provided to store their receipts for them as a service. Furthermore, as set forth in these claims, buyers can use search criteria to find specific receipts of interest—something they would perhaps not be able to do if they were to store receipts in a less organized fashion in their home computers. This, too, is not disclosed or suggested in *Tognazzini*.

To clarify what has been claimed, Applicants have amended independent claims 1, 6 and 11 to recite that the centralized database is *accessible by buyers*. As noted above, the database disclosed in *Tognazzini* is not accessible by buyers.
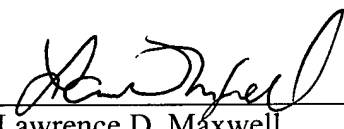
Claims 1-15 could not have been obvious to a person of ordinary skill in the art unless somewhere in the cited references each and every limitation recited in the claims is disclosed. As discussed above, Applicants submit that at least one limitation—that buyers can access receipts stored in the centralized database—is not taught in either *Ray et al.* or *Tognazzini*. As stated above, the credit card company's database as disclosed in *Tognazzini* would be solely for the credit card company's internal use; receipts in such a database would normally not be made accessible to credit card holders or others outside the credit card company for reasons of security and privacy. Absent the teaching in any prior art reference of a centralized database in which receipts are stored on behalf of the buyers and for use by the buyers to whom the receipts belong, the claimed invention could not have been obvious. In view of the foregoing, Applicants respectfully request reconsideration and withdrawal of this rejection of claims 1-15.

Claims 1-15 remain in the application for consideration. If the Examiner believes discussion of any issue would facilitate examination, the Examiner is invited to telephone Applicants' undersigned representative.
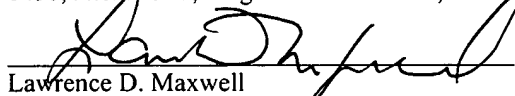
Respectfully Submitted,

NEEDLE & ROSENBERG, P.C.

Lawrence D. Maxwell
Registration No. 35,276

Customer No. 23859
Tel: 404-688-0770
Fax: 404-688-9880

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